

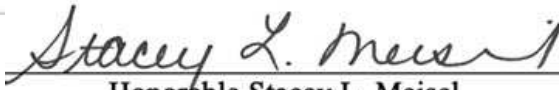


UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	Order Filed on April 3, 2018 by Clerk, U.S. Bankruptcy Court - District of New Jersey
Robertson, Anschutz & Schneid, P.L. 6409 Congress Ave., Suite 100 Boca Raton, FL 33487 (561) 241-6901 Attorneys for Secured Creditor Reverse Mortgage Solutions, Inc. Laura M. Eggerman (LE-8250)	CASE NO.: 15-13452-SLM CHAPTER 13 HEARING DATE: 2/14/2018 JUDGE: Stacey L. Meisel
In Re: Ralph Mason, Debtor. Undine Ianthie Mason Joint Debtor.	

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby
ORDERED.

DATED: April 3, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Secured Creditor: Reverse Mortgage Solutions, Inc.

Secured Creditor's Counsel: Robertson Anschutz Schneid PL

Debtor's Counsel: Mark Goldman

Property Involved ("Collateral"): 76 Leslie Street East Orange, NJ 07017

Relief sought:

- ☒ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for Taxes _____, in the amount of \$7159.28
- ☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.
- ☐ The Debtor is overdue for ___ payments, from _____ to _____, at \$_____ per month.
- ☐ The Debtor is assessed for _____ late charges at \$_____ per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$7159.28.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$2000. Payment shall be made no later than 02/28/2018.
- ☐ Beginning on _____, regular monthly mortgage payments shall continue to be made in the amount of \$_____.

■ Beginning on 03/15/2018, additional monthly cure payments shall be made in the amount of \$ 515.87 for 10 months.

□ The amount of \$ _____ shall be capitalized in the debtor's Chapter 13 plan. Debtor must file an Amended Plan, and Schedules I and J within twenty-one (21) days of the entry of this Order. The debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Immediate payment: Reverse Mortgage Solutions
14405 Walters Rd., Suite 200
Houston, TX 77014

■ Regular monthly payment: Reverse Mortgage Solutions
14405 Walters Rd., Suite 200
Houston, TX 77014

■ Monthly cure payment: Reverse Mortgage Solutions, Inc.
14405 Walters Rd., Suite 200
Houston, TX 77014

4. In the event of Default:

■ If the Debtor fails to make the immediate payment specified above or fails to timely make tax payments within thirty (30) days of the date the payments are due and maintain insurance coverage and provide proof of same, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

□ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$350.00, and costs of \$181.00.

The fees and costs are payable:

☒ Through the Chapter 13 plan.

☐ To the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

The undersigned hereby consent to the form and entry of the foregoing order.



Mark Goldman, Esq.
Attorney for Debtor(s)

Date:



Laura M. Egetman, Esq.
Attorney for Secured Creditor

Date: 03.26.2018

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Ralph Mason
Undine Ianthie Mason
Debtors

Case No. 15-13452-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 2

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db/jdb +Ralph Mason, Undine Ianthie Mason, 76 Leslie Street, East Orange, NJ 07017-5409
aty +Evans C. Agrapidis, Leanza & Agrapidis, 3232 Kennedy Boulevard,
Jersey City, NJ 07306-3419

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Joshua I. Goldman on behalf of Creditor Bank of America, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Champion Mortgage Company jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin Plean on behalf of Creditor Bank of America, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Justin Plean on behalf of Creditor Reverse Mortgage Solutions Inc. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Laura M. Egerman on behalf of Creditor Bank of America, N.A. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Joint Debtor Undine Ianthie Mason yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Debtor Ralph Mason yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
TOTAL: 10